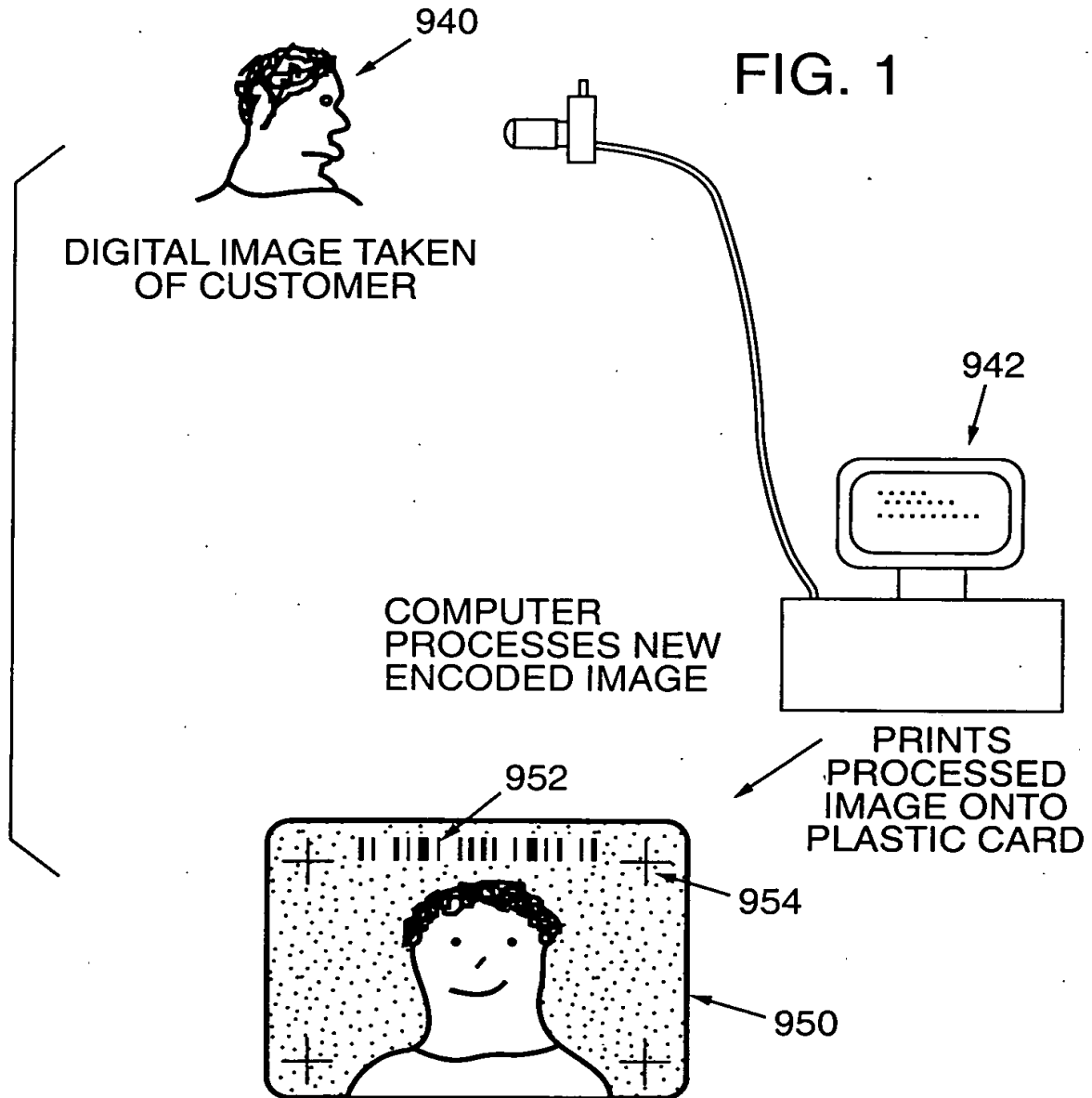


| | | |
|-----------|-------------|----------|
| APPROVED | O.G. FIG. 1 | |
| BY | CLASS | SUBCLASS |
| CRAFTSMAN | 382 | 100 |

6546112

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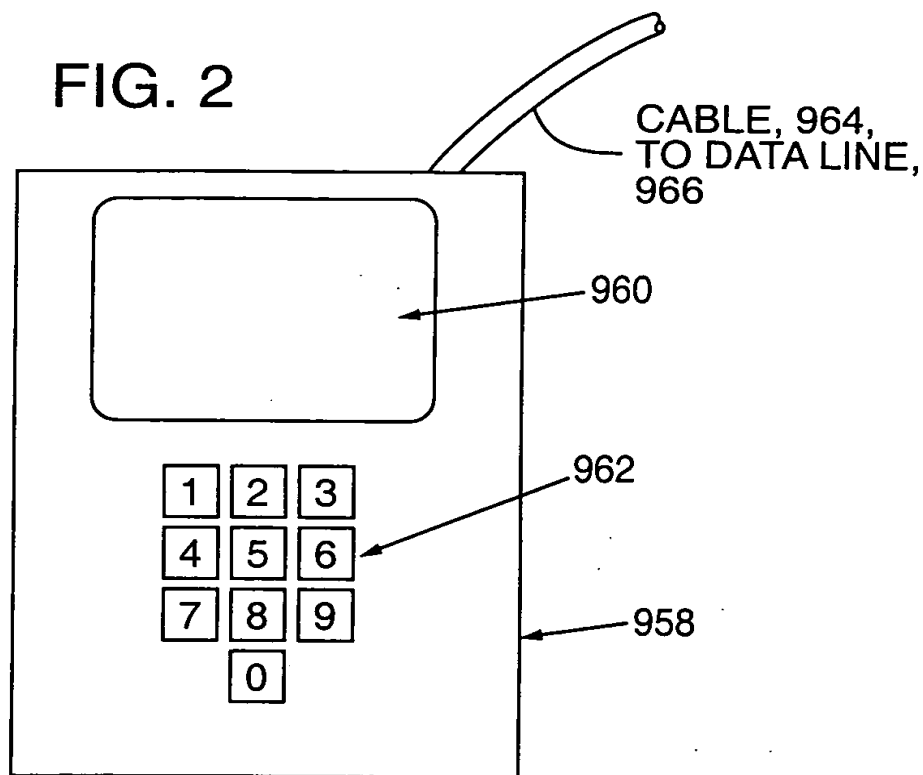
FIG. 1



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| | | |
|-----------|-----------|----------|
| APPROVED | O.G. FIG. | |
| BY | CLASS | SUBCLASS |
| DRAFTSMAN | | |

FIG. 2



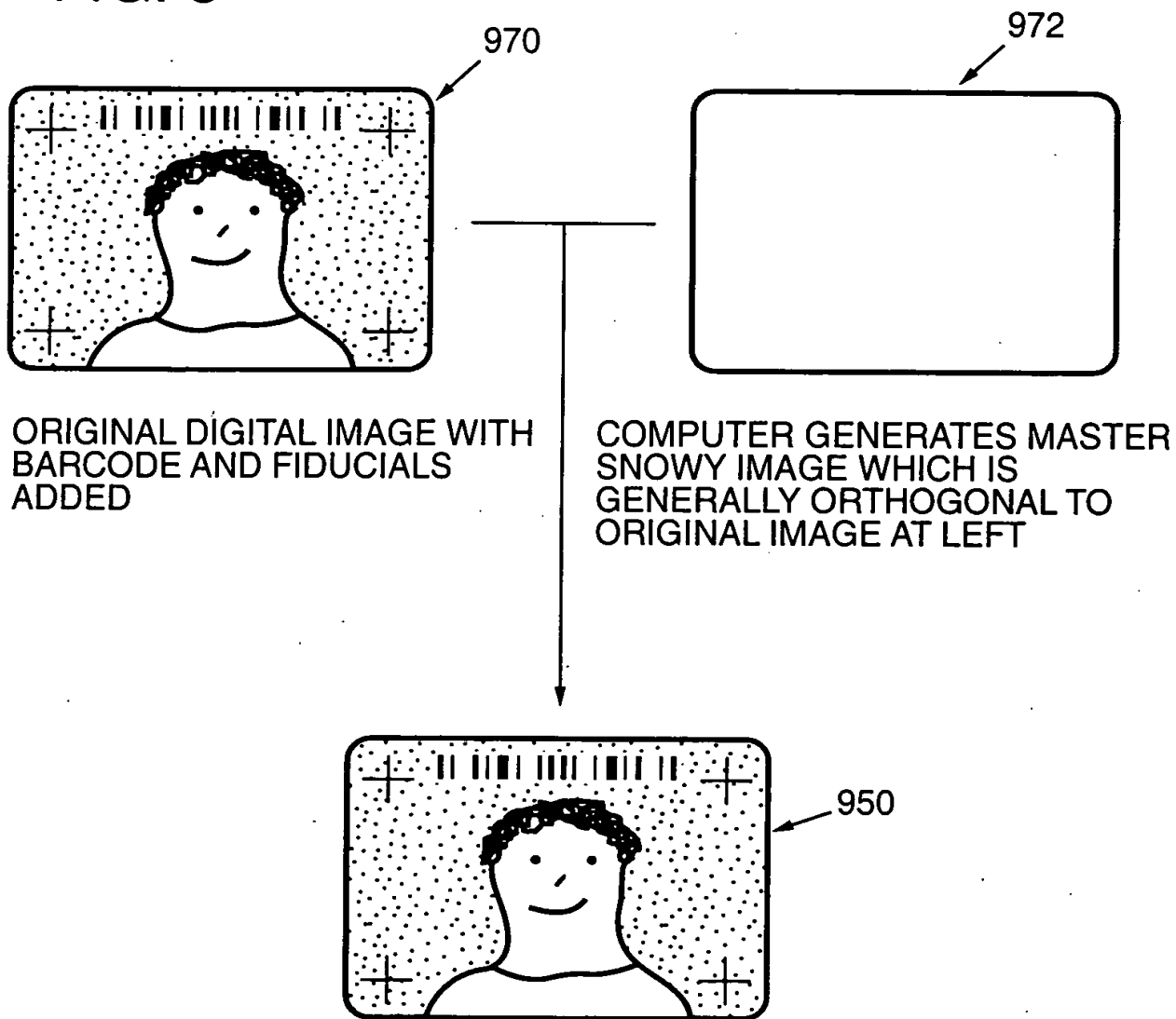
CONTAINS RUDIMENTARY OPTICAL SCANNER,
MEMORY BUFFERS, COMMUNICATIONS DEVICES,
AND MICROPROCESSOR

CONSUMER MERELY PLACES CARD INTO WINDOW
AND CAN, AT THEIR PREARRANGED OPTION, EITHER
TYPE IN A PERSONAL IDENTIFICATION NUMBER
(PIN, FOR ADDED SECURITY) OR NOT. THE TRANSACTION
IS APPROVED OR DISAPPROVED WITHIN SECONDS.

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|-----------|-----------|----------|
| APPROVED | O.G. FIG. | |
| BY | CLASS | SUBCLASS |
| CRAFTSMAN | | |

FIG. 3



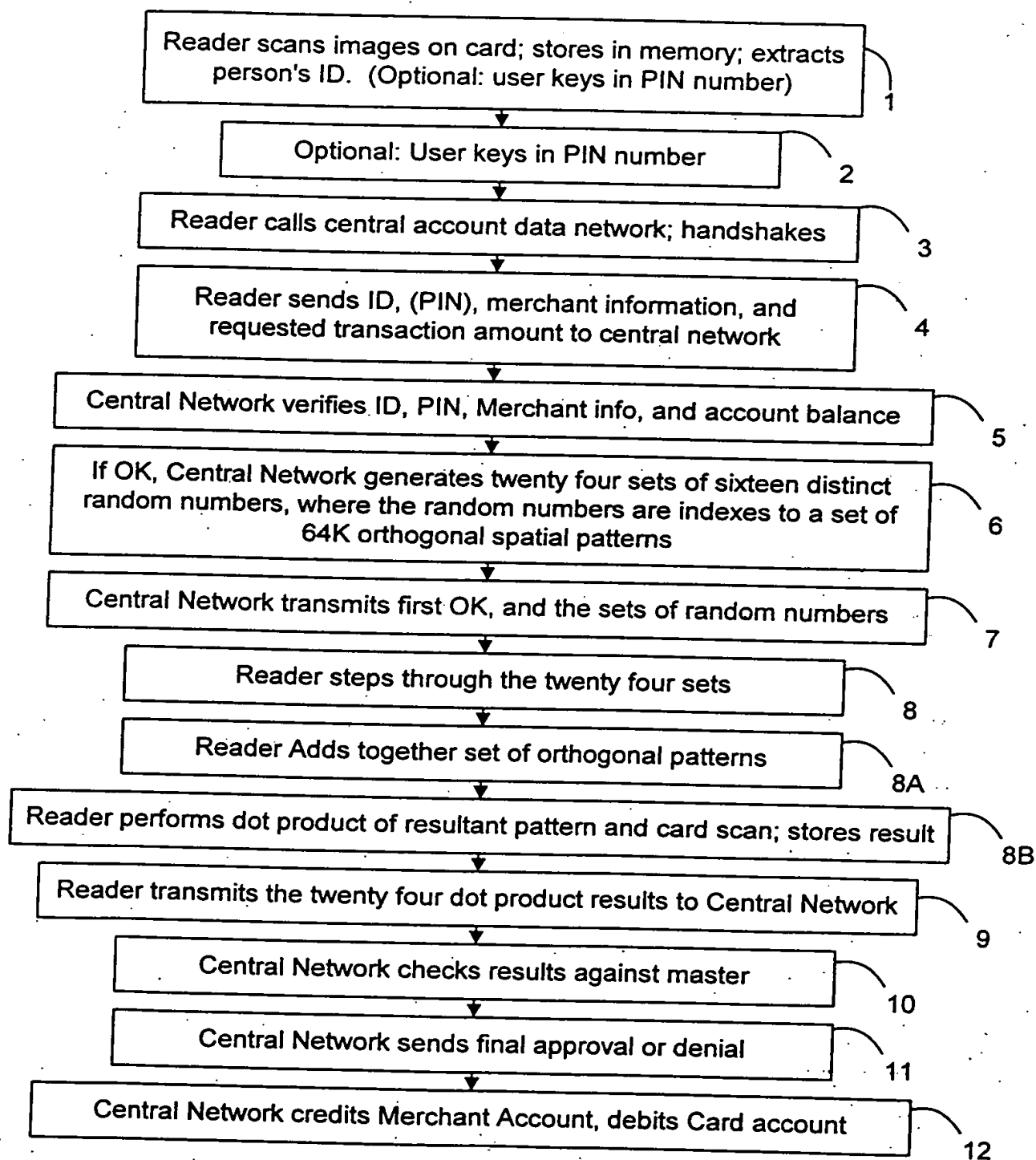
COMBINED TO FORM PERSONAL CASH CARD

091802T 22086T60

| | | |
|-----------|-----------|----------|
| APPROVED | O.G. FIG. | |
| BY | CLASS | SUBCLASS |
| CRAFTSMAN | | |

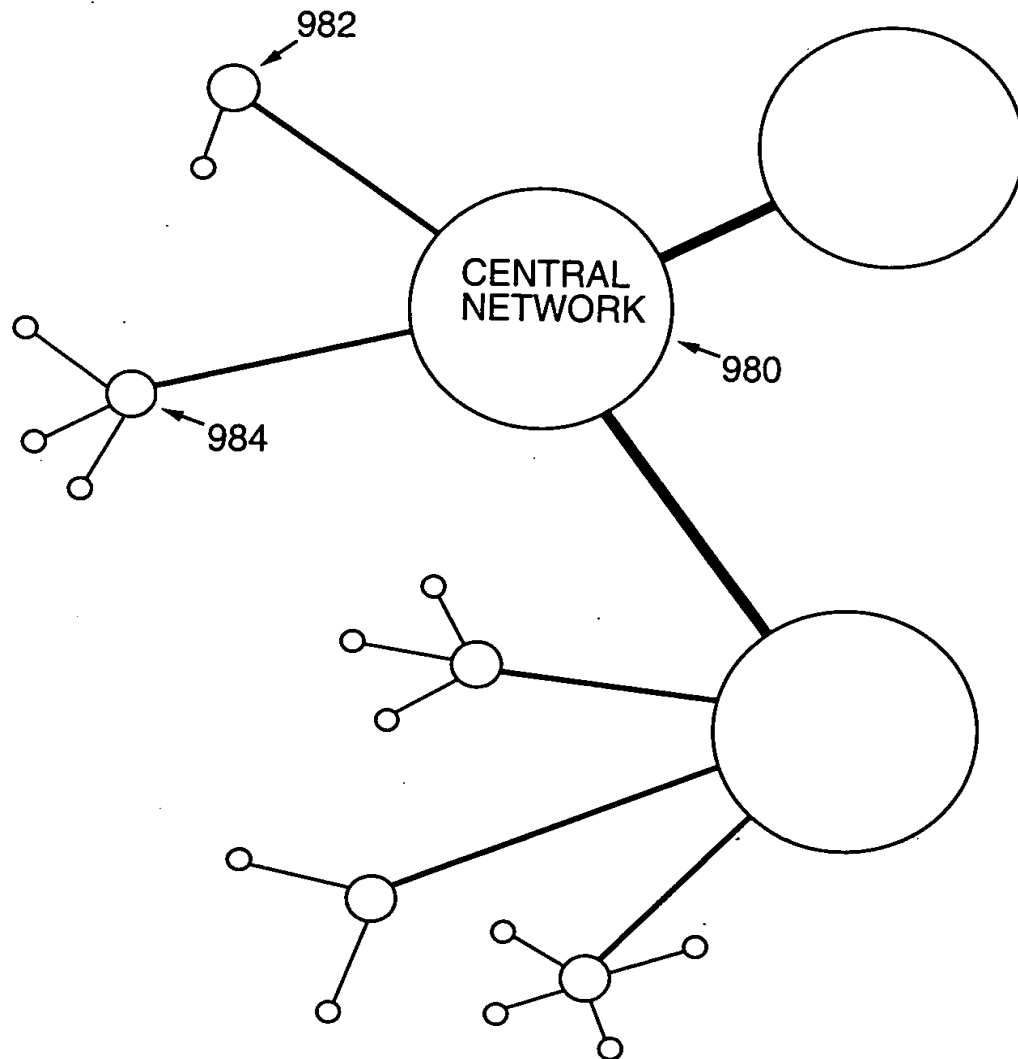
FIG. 4

Typical Transaction Steps



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FIG. 5
THE NEGLIGIBLE-FRAUD CASH CARD SYSTEM



A BASIC FOUNDATION OF THE CASH CARD SYSTEM IS A 24-HOUR INFORMATION NETWORK, WHERE BOTH THE STATIONS WHICH CREATE THE PHYSICAL CASH CARDS, 950, AND THE POINT-OF-SALES, 984, ARE ALL HOOKED UP TO THE SAME NETWORK CONTINUOUSLY

